Loans and Advances of First Security Islami Bank PLC-A Study at Birulia Branch

Date of Submission: 10 November, 2025

Internship Report on

Loans and Advances of First Security Islami Bank PLC-A Study at Birulia Branch

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Date of Submission: 10 November, 2025

Letter of Transmittal

Date: 10 November, 2025

Dr. Md. Anhar Sharif Mollah

Associate Professor and Head

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Subject: Submission of Internship Report on "Loans and Advances of First Security Islami Bank PLC-A Study at Birulia Branch".

Dear Sir,

I would like to inform you that I have completed my internship report on "Loans and Advances of First Security Islami Bank PLC-A Study at Birulia Branch". I accept that this internship program has given me a great chance to enhance of my both intelligence and experience. While preparing report, I have tried to follow your instruction based on systematic manner.

I genuinely trust that my work will come up to the degree of your desire and expects that I will get your kind consideration regarding acceptance of this report.

Sincerely Yours,

………………………..

(Parvez Robin)

ID: 183-11-699

Program: BBA

Major in Finance,

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Certificate of Approval

This is to certify that Parvez Robin, a student of BBA Program, major in Finance, Daffodil International University bearing Id No: 183-11-699 has successfully completed the internship report titled on “Loans and Advances of First Security Islami Bank PLC-A Study at Birulia Branch” under my supervision and guidance.

I carefully check the final copy of this report, which submitted to Daffodil International University for its material and language.

…………………………………

(Dr. Md. Anhar Sharif Mollah)

Associate Professor & Head

Department of Finance and Banking

Faculty of Business & Entrepreneurship

Daffodil International University

Student's Declaration

This is Parvez Robin, hereby declares that I prepare the internship report on "Loans and Advances of First Security Islami Bank PLC-A Study at Birulia Branch" after finishing of three months' internship of First Security Islami Bank Limited. I additionally affirm that this report is prepared for my academic necessity. The work I have displayed does not infringement any current copyright and no part of this report replicated from any work done before.

This report is my original work. I believe that it will help you to have a positive viewpoint upon me.

Robin

…………………………..

(Parvez Robin)
ID: 183-11-699
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Acknowledgement

The effective achievement of this report is the result of the commitment and contribution of various individuals, particularly the individuals who set aside the effort to share their attentive direction and suggestions to improve the report. Some special people cannot go without mention. Firstly, I would like to express my thankfulness to Almighty Allah who has empowered me to seek after my study.

Secondly, I convey my gratitude to my honorable academic supervisor Dr. Md. Anhar Sharif Mollah, Associate Professor and Head, Department of Finance and Banking, Assistant Proctor, Daffodil International University. I am grateful to her ceaseless help, supervision and suggestions, which helped me incredibly to finish the report effectively.

Then I express my sincere gratitude to Muhammad Rafikul Islam, First Assistant Vice President, Manager Operation, First Security Islami Bank PLC, Birulia Branch and all other employees of First Security Islami Bank PLC, without their help I could not be able to make this report so informative. They have clarified all that I requested in subtleties; throughout time, they were never impatience. I am thankful to the majority of their strong and agreeable conduct.

Finally, I am thankful to my family, friends, classmates who support me mentally and physically to prepare this report.

Executive Summary

The internship program is an essential part of completing the Bachelor of Business Administration (BBA) degree at Daffodil International University. As part of this program, I had the opportunity to work at First Security Islami Bank PLC, which helped me gain practical knowledge and professional experience.

First Security Islami Bank PLC is a scheduled private commercial bank established under the Bank Company Act 1991 and incorporated as a Public Limited Company on 2nd June 1999. The bank operates under Shariah principles and provides a wide range of services including deposit banking, loans and advances, foreign exchange, export-import financing, and both national and international remittance facilities.

This report is divided into several parts. The first part covers the background, objectives, importance, and methodology of the report. The second part gives a brief introduction of First Security Islami Bank PLC, including its organizational overview, mission, vision, values, products, and services. The third part focuses on the Loans and Advances Analysis, which is the core earning segment of First Security Islami Bank PLC. This includes: categories and types of loans and advances, analysis of the loan portfolio, loan-to-deposit ratio analysis, and Non-Performing Loan (NPL) trends from 2020–2023, based on the bank's annual reports and branch-level data.

From the analysis, it was observed that First Security Islami Bank PLC's Loans and Advances grew steadily until 2023, with an improvement in the NPL ratio. However, in 2024, the loan portfolio faced challenges as non-performing loans increased again, reflecting vulnerability to large borrower defaults. At the branch level, particularly in Birulia Branch, the portfolio is largely SME-focused, which contributes significantly to inclusive growth but also requires strong monitoring to minimize credit risk.

Finally, some issues and challenges have been identified while analyzing the Loans and Advances. Based on these, certain recommendations and suggestions have been made so that First Security Islami Bank PLC can strengthen its loan management, improve recovery performance, and enhance overall financial stability. The report concludes with an evaluation of the bank's performance and highlights areas for further improvement.

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Chapter-01

Introduction

1.1 Introduction

Loans and advances are the most significant part of a bank's operations. They represent the primary source of earning for commercial banks and also play a crucial role in ensuring economic development. For an Islamic bank like First Security Islami Bank PLC loans and advances are provided in the form of Shariah-compliant investment schemes. This chapter introduces the background, objectives, and importance of the study.

1.2 Origin of the Study

The internship report is prepared to fulfill the partial requirement of internship program for BBA program of Daffodil International University. Every student must meet the credit hours, and afterward they put for observing a particular circumstance in a genuine working environment. An honorable supervisor consistently directs the students to prepare their report well. I have selected

"Loans and Advances of First Security Islami Bank PLC as the topic of my internship report under the supervision of Dr. Md. Anhar Sharif Mollah, Associate Professor Department of Finance & Banking, Assistant Proctor, Daffodil International University. The aim of the report is to apply theoretical knowledge in the practical field.

1.3 Rationale of the Report

The rationale of this report is to evaluate the Loans and Advances First Security Islami Bank PLC during the period of 2019–2024. Loans and Advances represent the most significant part of a bank's operations, as they are the primary source of income and play a vital role in ensuring sustainable economic development. For an Islamic bank like First Security Islami Bank PLC, such facilities are provided under Shariah-compliant contracts, which makes the study more relevant.

The analysis of financial performance, particularly in the area of Loans and Advances, helps to understand the bank's capacity to utilize its funds effectively, generate profit, and manage credit risks. It also allows comparison of the bank's performance across different years and with other banks in the industry.

The performance evaluation in this report is carried out in two parts:

Trend Analysis – incorporating horizontal and vertical analysis to identify growth patterns.
Ratio Analysis – to assess financial soundness, efficiency, and overall loan management of First Security Islami Bank PLC.

1.4 Objectives of the Study

The main objectives of the study are:

1) To get an overall understanding of the Loans and Advances of First Security Islami Bank PLC.
2) To evaluate the performance of Loans and Advances by analyzing financial statements and balance sheets.
3) To identify the problems and challenges related to Loans and Advances management in First Security Islami Bank PLC.

1.5 Methodology of the Study

This report is based mainly on observations that I experienced during the internship period. At the time of my internship period, I tried to collect both primary and secondary data. Some primary data are collected by taking interview and by discussion with the manager and officer of First Security Islami Bank PLC. Here primary data are collected through spending three month in the First Security Islami Bank PLC during the working hour. Here I observed the total banking process of First Security Islami Bank Limited.

Primary sources of data:

- Knowing about various organizational system from First Security Islami Bank PLC
- By communicating relevant personnel of First Security Islami Bank PLC of my branch.
- Some practical records and interview with officers.
- Field work with officers and visit some customer First Security Islami Bank PLC.
- Manuals of First Security Islami Bank PLC.
- Face to face conversations with the employees and customers at various fields.

Secondary sources of data:

- Relevant data and last some years annual report of First Security Islami Bank PLC.

- Some text books that provides banking knowledge.
- Experts or Officers personal opinion and some publishers Journal.
- Information about the organization from their company profile.
- Web sites of Bangladesh Bank, First Security Islami Bank PLC etc.

Data Analysis: The study pursues exploratory research techniques that use both qualitative and quantitative data. The quantitative data straightforwardly gathered from the First Security Islami Bank PLC annual report of the year 2019-2024. I used Microsoft word and excel to analyze the performance with the assistance of various outlines.

1.6 Limitations of the Study

In every organization, there are some limitations for the outsiders. So as an internship student my learning area and companies' major information's are limited. Some limitations are below:

1) The banking policy provides or discloses their information after the next years.
2) Normally the company didn't want to provide their internal data to someone.
3) Every organization has their own secrecy that is why I cannot disclose much information of the organization.

Chapter-02

Profile of FSIBPLC

2.1 Background of FSIBPLC

Banking system occupies an important place in a nation's economy. A banking institution is indispensable in modern society. It plays a liberalization of economic policies in Bangladesh. First Security Islami Bank PLC emerged as a new commercial bank to provide efficient banking services with a view to improving the socio-economic development of the country.

First Security Islami Bank PLC was established in June 2, 1999 as a private commercial bank and started its operation. The renowned 30 industrialists establish this bank with everybody's consent. Mr. Abdul Jalil elected as the chairman. First Security Islami Bank PLC is a private commercial bank with Head Office at 61, Dilkusha C/A, Dhaka, Bangladesh started operation on 2nd June 1999. The Bank has 93 branches spread all over the country and introducing some branches. With assets of TK. 155143.746 million, the bank has diversified activities that cover all the areas of corporate/commercial, retail/personal, SME banking business and international trade.

First Security Islami Bank PLC continued its expansion program during the year ended as on December 31, 2007. Its core lending and deposit taking business have increased significantly. Rising trend of the bank's profitability over the last 8 years is also materialized. The First Security Islami Bank PLC is committed to the delivery of the superior shareholders' value. With the aim to be the 'bank of choice', it is operating in the industry with a team of personnel devoted to excel both their own career and the bank's future.

2.2 Vision, Mission and Core Values

Vision

"Would make finest corporate citizen"

Mission

"Will become most caring, focused for equitable growth based on diversified deployment of resources and nevertheless would remain healthy and gainfully profitable bank"

Core Values

- ❖ **Customer delight:** Customer satisfaction pervades all our activities. We appreciate that Customer's satisfaction is critical for our success.

- ❖ **Innovation:** Spurring innovation for reinforcement of our business. Origination and materialization of change management for attainment of perfection and we believe change is always constant.
- ❖ **Ethical Values:** We continue to be responsible, ethical, sincere and transparent in our thoughts and actions.
- ❖ **Caring for Human Resources:** Realization of latent potentialities of employees, respecting individual worth and dignity to ensure smooth career progression as well as welfare orientation in Human Resources management policy and practices.
- ❖ **Commitment:** We always keep high on the agenda our commitment towards valued depositors as their trustworthy custodian and to maintain the same spirit for all other stakeholders.
- ❖ **Socially Responsible:** Constant endeavor to act and respond in a socially responsible manner keeping in mind society and our country. To care for our environment.
- ❖ **Shareholders Value:** Creation and Maximization of values for our shareholders.

2.3 Objectives of FSIBPLC

Two objectives, strategic and financial objectives of First Security Islami Bank PLC is given bellow:

Strategic objectives:

- To achieve positive Economic Value Added (EVA) each year.
- To be market leader in product innovation.
- To be one of the top three Financial Institutions in Bangladesh in terms of cost efficiency.
- To be one of the top five Financial Institutions in Bangladesh in terms of market in all share significant market segments, we serve.

Financial objectives:

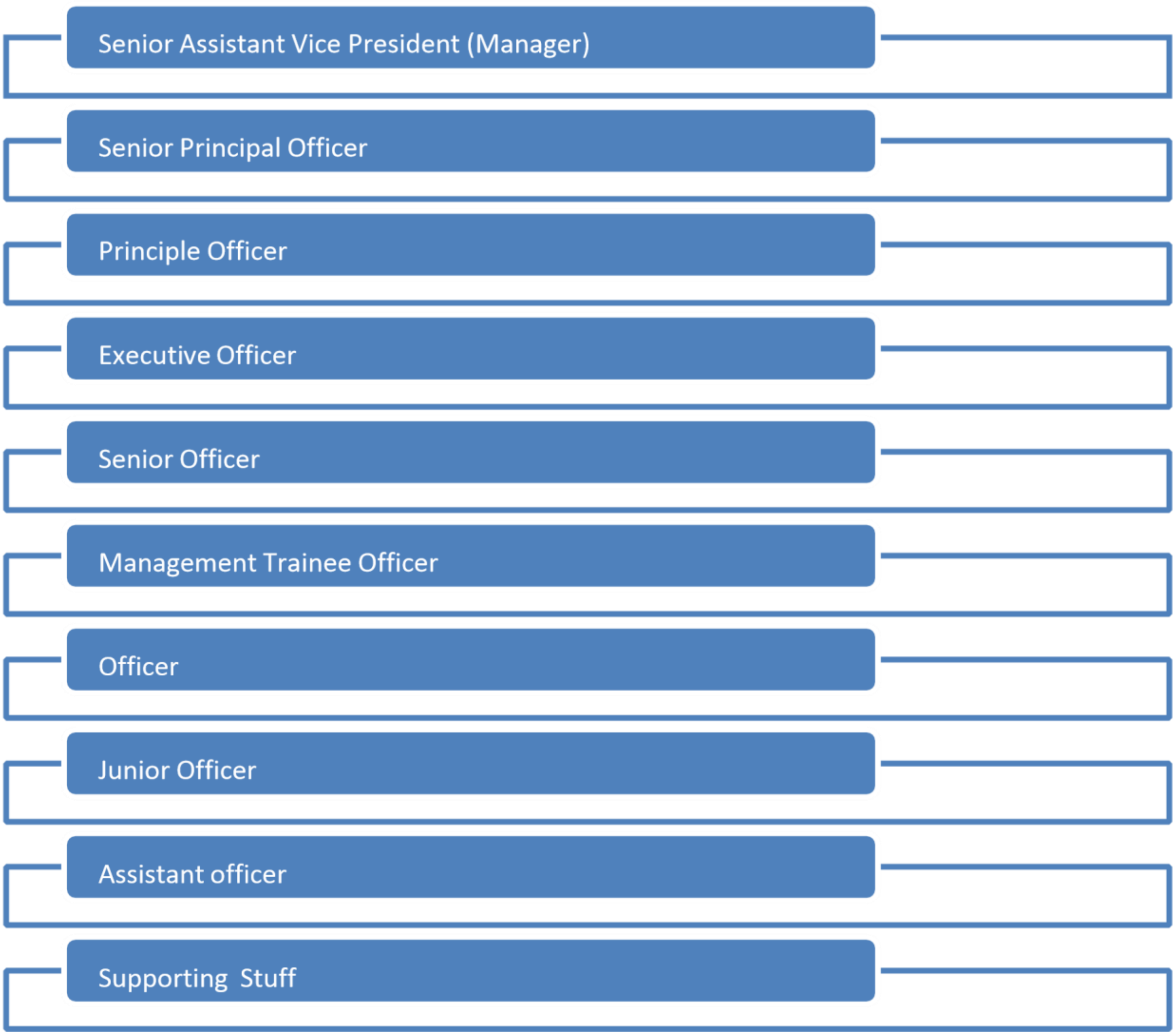
- To achieve 20% return on shareholders’ equity or more, on average.

2.4 Corporate Information of FSIBPLC

Name of the Company	First Security Islami Bank PLC
Legal Form	A public ltd. company incorporated in Bangladesh on May 20,1999 under the companies Act 1994, the Bank Company Act 1991 and Act 12 of 1997
Date of Commencement	June 02, 1999
Registered Office	First Security Islami Bank PLC, 61, Dilkusha, C/A, Dhaka-1000
Telephone	+88-02-9559333, 9553892
E-mail	fsib@bol-online.com
Web Page	http://www.fsibbd.com/
SWIFTCODE	FSIBBBDDH
Auditor	Khan Wahab Shafique Rahman & Co., CAK. M. Hasan & Co., CA
Tax Advisor	K. M. Hasan & Co., CA
Fully owned Subsidiaries	First Security Islami Bank PLC
Chairman	Mr. Amanullah
Managing Director & Chief Executive Officer	Mr. Ehsanul Haque
Authorized Capital	TK.8000 million
Paid-up capital	Tk. 6,110.75 million

2.5 Organizational Structure of FSIBPLC

The organization structure and corporate of First Security Islami Bank PLC strongly reflect its determination to establish, uphold and gain a stronger footing as an organization which is customer-oriented and transparent in its management.



2.6 Strategies of FSIBPLC

First Security Islami Bank PLC mainly follows top-down approach to take necessary decisions for the company. Basically, they follow the centralize strategy where the Head Office of the Bank control and monitor all the activities of its branches. In case of marketing strategy, they basically depend on 'word of mouth' as they are already well reputed for its long-term service in the banking industry.

2.7 Functions of FSIBPLC

First Security Islami Bank PLC performs all types of functions of a modern commercial bank, which flowing-

- Mobilization of savings of the people and safe keeping of all types of deposit account.
- Making advances especially for productive activities and for the other commercial and socio-economic needs.
- Providing banking services to common people through the branches.
- Introduce modern Banking services in the country.
- Discounting and purchasing bills.
- Various information, guidance and suggestions for promotion of trade and industry keeping in view of the overall economic development of the country.
- Finance for both capital machinery and working capital.
- Finance under small business of self-employed clients.
- Finance of farming and non-farming activities to rural people including purchase of agricultural equipment.
- Developing new products Market surveys before making any finance.
- Finance for small transport.
- Monitoring and forecasting.
- Developing marketing campaigns.
- Finance for household durables.
- Work simplification studies.
- Monitoring diversification of portfolio among different sectors.

Chapter-03

Loans And Advances Analysis of FSIBPLC

3.1 Introduction

Loans and Advances are considered the core earning assets of any commercial bank. They represent funds lent to individuals, businesses, and institutions with the expectation of repayment along with profit or return. For First Security Islami Bank PLC, these facilities are provided under Shariah-compliant investment schemes, which differentiate it from conventional banks. The purpose of this section is to analyze the overall performance of Loans and Advances of FSIBL during the period 2019–2024. To make the study more practical, a detailed case study of Birulia Branch has also been included.

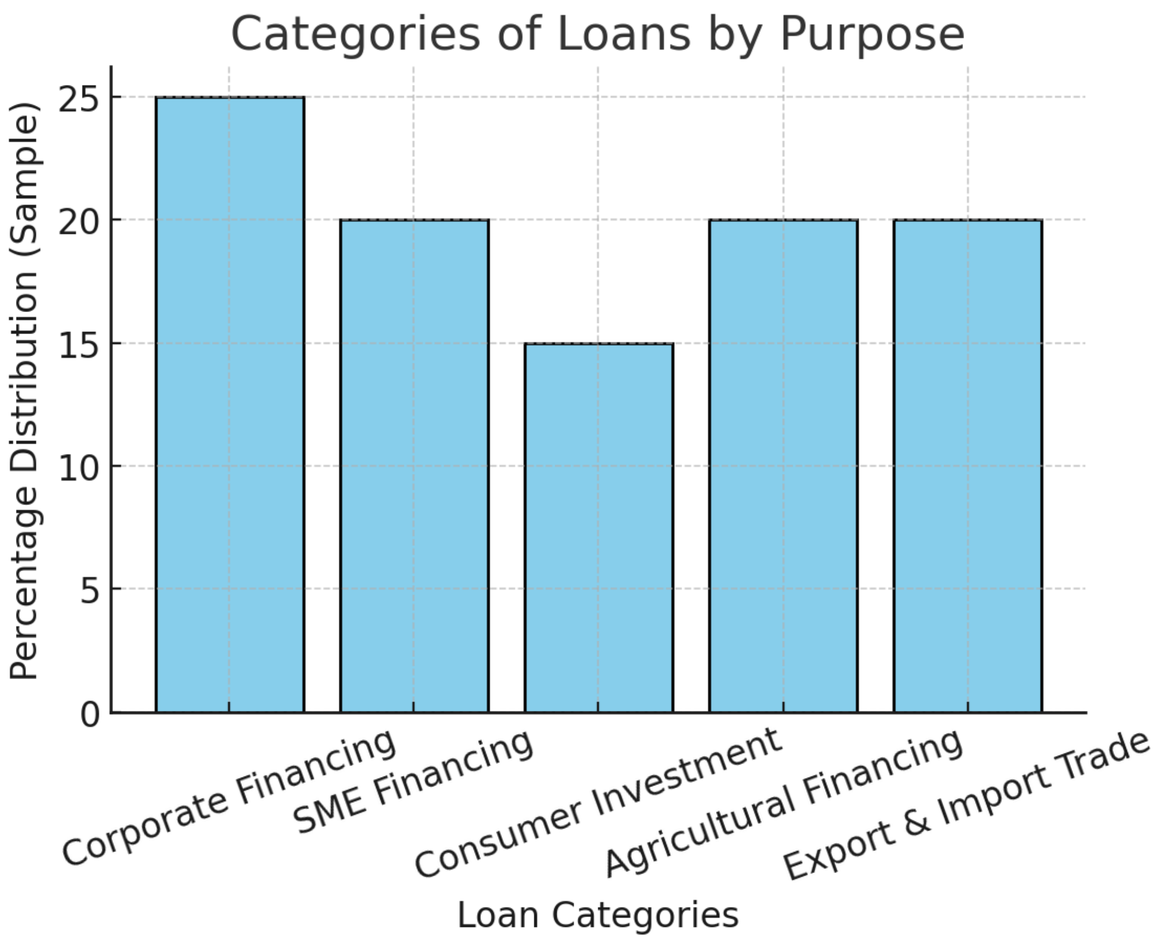
3.2 Categories of Loans & Advances

Loans and Advances can be classified based on client type, purpose, and sector. At First Security Islami Bank PLC, these categories are structured to address the diverse needs of the economy:

- Corporate Financing: Supports large businesses and industries.
- SME Financing: Designed to encourage entrepreneurship and promote small businesses.
- Consumer Investment: Provides personal and household loans to individuals.
- Agricultural Financing: Assists farmers, seasonal crop cultivation, and the rural economy.
- Export & Import Trade: Facilitates international trade activities.

Together, these categories reflect First Security Islami Bank PLC 's diversified loan portfolio, aimed at fostering growth across different economic sectors.

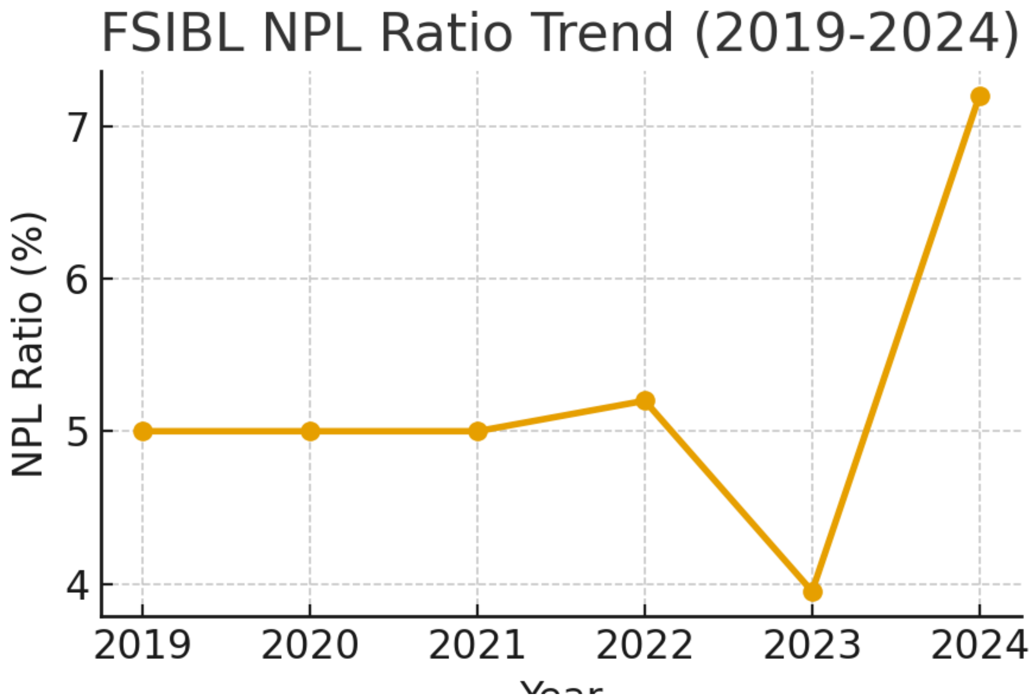
Category	Purpose / Focus Area
Corporate Financing	Large businesses, industries
SME Financing	Entrepreneurship, small businesses
Consumer Investment	Personal / household loans
Agricultural Financing	Farmers, seasonal crops, rural economy
Export & Import Trade	Promoting international trade



3.3 FSIBPLC Loans & Advances (2019–2024 Overview)

Year	NPL Ratio (%)
2019	5.0
2020	5.0
2021	5.0
2022	5.2
2023	3.95
2024	7.2

The performance of Loans and Advances during the study period shows mixed results. From 2019 to 2021, First Security Islami Bank PLC maintained steady growth, while the Non-Performing Loan (NPL) ratio remained around 5%. In 2022, the bank experienced stress and the NPL increased to 5.2%. The situation improved in 2023 as NPLs decreased to 3.95%, showing better loan recovery. However, in 2024, First Security Islami Bank PLC faced significant challenges, and the NPL ratio rose sharply to 7.2%. This indicates that although the bank performed well in earlier years, external shocks and large borrower defaults created difficulties in sustaining the growth.



3.4 Loan Disbursement & Recovery Process

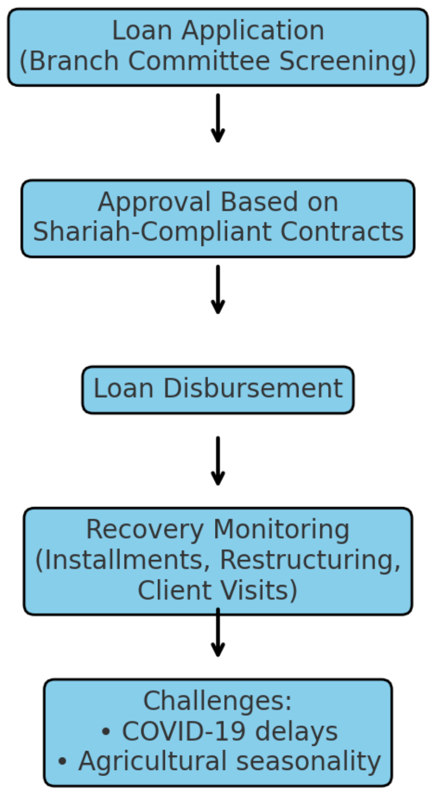
The loan disbursement process at First Security Islami Bank PLC is conducted under strict compliance with Shariah principles and internal guidelines. Loan applications are initially screened at the branch level by designated committees, ensuring that only eligible clients are approved based on Shariah-compliant contracts.

- Once approved, disbursement takes place in a transparent manner, and repayment is monitored through
- Structured installments tailored to client capacity.
- Loan restructuring facilities for genuine repayment difficulties.
- Strict monitoring of overdue accounts.
- Regular client visits by field officers to encourage timely repayments.

While the system generally ensures effective recovery, certain challenges were observed:

- COVID-19 Impact: Repayment delays due to economic disruptions.
- Agricultural Loans: Seasonal repayment cycles created irregularities in recovery.

Overall, First Security Islami Bank PLC's disbursement and recovery framework reflects strong monitoring and client engagement, though external factors such as the pandemic and agricultural seasonality posed significant challenges.



3.5 Case Study: Birulia Branch

To better understand First Security Islami Bank PLC's loan activities, a case study was conducted on the Birulia Branch. The loan portfolio of the branch is diversified across several categories:

- SME Financing: ~40% of total loans, indicating a strong focus on small and medium enterprises.
- Consumer Loans: ~25%, reflecting significant household and personal financing demand.
- Agricultural Loans: ~15%, mainly for farmers and seasonal crop production.
- Corporate Loans: ~20%, serving large business clients.

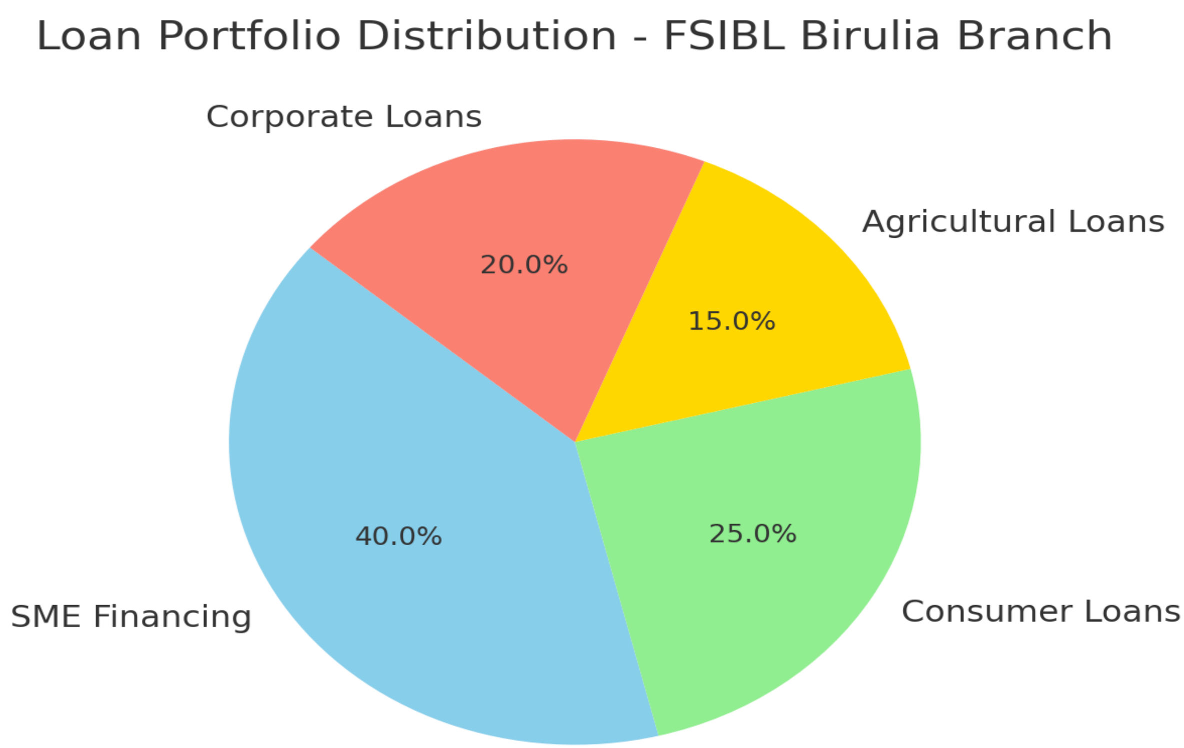
This distribution highlights the SME-oriented strategy of the branch. The recovery system has proven to be generally effective, supported by continuous monitoring and regular client visits.

Key Challenges Identified

• Repayment delays in agricultural loans due to seasonal uncertainties.

• Stress from large borrowers impacting recovery management.

Overall, Birulia Branch demonstrates strong SME financing performance but requires enhanced strategies to mitigate agricultural and large borrower-related risks.



3.6 Risk Management and NPL

Risk management is a crucial component of banking operations, ensuring the safety of capital, earnings, and overall financial stability. First Security Islami Bank PLC strictly adheres to Bangladesh Bank guidelines for managing risks and maintaining adequate provisions against doubtful or non-performing loans (NPLs).

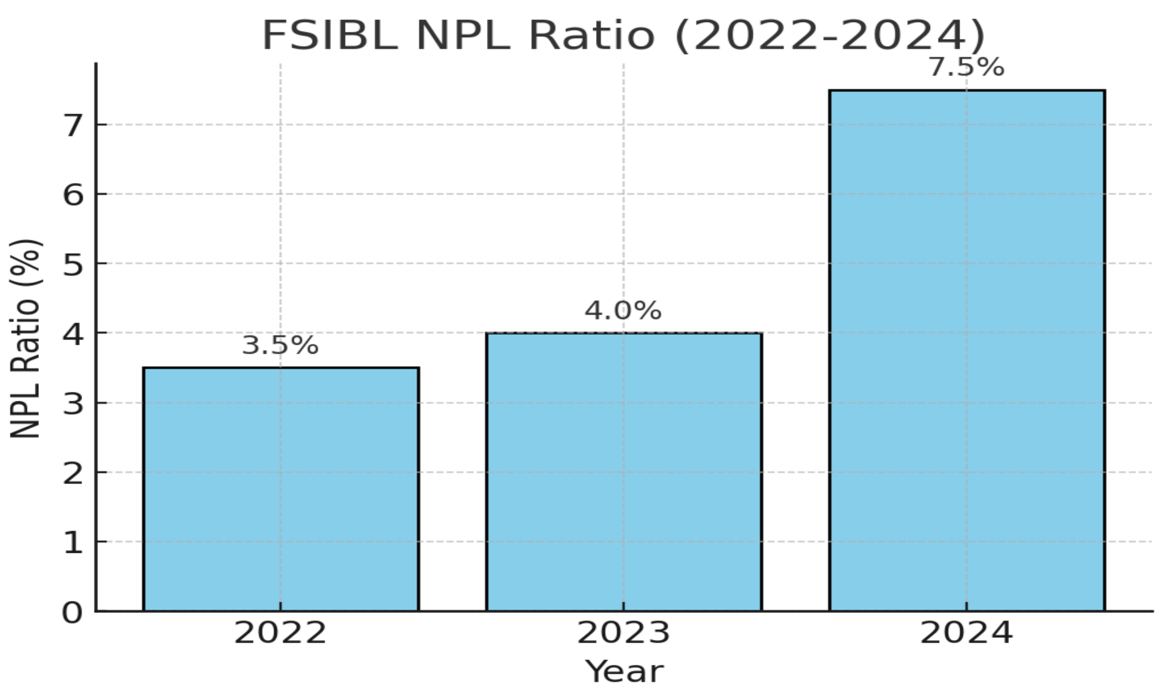
At the Birulia Branch, the NPL ratio has remained relatively low, supported by:

- Strict loan monitoring procedures.
- Strong follow-up systems with clients.
- Close supervision of repayment performance.

However, in 2024, First Security Islami Bank PLC's overall NPL ratio increased significantly, primarily due to defaults by large borrowers. This situation underscores the need for further strengthening of risk management practices, particularly in:

- Loan appraisal – ensuring borrower capacity and risk factors are properly evaluated.
- Post-disbursement monitoring – maintaining regular follow-ups to detect risks early.

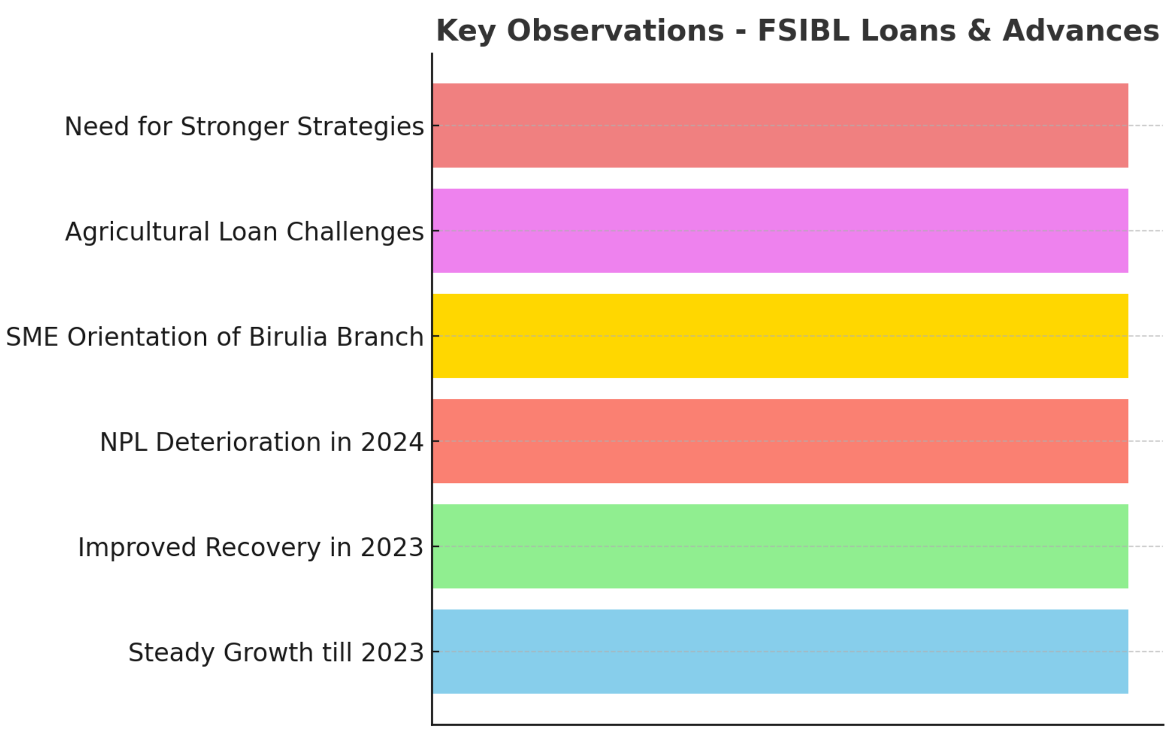
Overall, First Security Islami Bank PLC's risk management framework is strong at the branch level but requires continuous improvement at the institutional level to mitigate risks from large exposures.



3.7 Key Observations

From the analysis of First Security Islami Bank PLC's Loans and Advances, the following key insights can be noted:

- Steady Growth: Loans and Advances grew consistently up to 2023, reflecting strong performance and sound loan management practices.
- Improved Recovery in 2023: The decline in the NPL ratio during 2023 indicates effective monitoring and recovery measures.
- Deterioration in 2024: The loan portfolio weakened as NPLs increased again, mainly due to defaults by large borrowers, highlighting First Security Islami Bank PLC's vulnerability to credit concentration.
- SME Orientation of Birulia Branch: The branch portfolio is largely SME-driven, which supports stability, though it is exposed to repayment challenges in agricultural loans.
- Agricultural Loan Challenges: Repayment difficulties persist in the agricultural sector, suggesting the need for more flexible repayment structures aligned with seasonal cycles.
- Strategic Implications: Loans and Advances remain the backbone of FSIBL, but stronger strategies are required to sustain growth, diversify risks, and improve resilience against large borrower defaults.



Chapter-05

Findings, Recommendations and Conclusion

4.1 Findings of the Study

The analysis of First Security Islami Bank Limited PLC reveals several key observations regarding its recent performance.

1) The bank's loans and advances demonstrated a steady upward trend up to the year 2023, reflecting consistent business growth and expansion in lending activities. However, despite this positive momentum, some challenges have emerged in asset quality management.
2) In 2023, the Non-Performing Loan (NPL) ratio showed a notable improvement, indicating better loan monitoring and recovery efforts. Unfortunately, this progress was not sustained in 2024, as the NPL situation worsened, suggesting rising credit risks or potential weaknesses in certain borrower segments.
3) A closer look at the Birulia Branch indicates that its loan portfolio is predominantly focused on Small and Medium Enterprises (SMEs) and consumer financing. This focus highlights the branch's strategic emphasis on supporting small businesses and individual clients, which aligns with the bank's inclusive growth objectives.
4) While First Security Islami Bank Limited PLC's overall loan recovery performance has been effective, some challenges persist particularly in recovering dues from the agriculture sector and large corporate borrowers. These areas require further attention and targeted recovery strategies to maintain the bank's financial stability and credit quality.

4.2 Recommendations

Based on the analysis of First Security Islami Bank PLC performance, several strategic recommendations can be made to enhance its operational efficiency and financial stability.

1) The bank should strengthen its recovery drive for large borrowers. Focused recovery initiatives, coupled with close monitoring and effective negotiation strategies, will help minimize the accumulation of non-performing loans within this segment. Special recovery teams and periodic follow-ups could further improve collection efficiency.
2) First Security Islami Bank PLC should expand its financing activities in the SME and agricultural sectors by introducing flexible repayment options. Such an approach would not only support small entrepreneurs and farmers but also contribute to inclusive economic growth. Offering tailored financial products and seasonal repayment plans can make these sectors more resilient and profitable for the bank.
3) It is recommended that the bank diversify its loan portfolio to reduce overreliance on corporate clients. By maintaining a balanced mix of corporate, SME, consumer, and agricultural loans, First Security Islami Bank PLC can mitigate credit concentration risks and ensure more stable revenue streams.
4) The bank should introduce digital monitoring and reporting tools to improve real-time tracking of loan performance and risk assessment. Implementing technology-driven solutions can enhance transparency, efficiency, and decision-making in credit management.
5) First Security Islami Bank PLC should provide regular training programs for its officers to strengthen their skills in risk appraisal and credit assessment. Enhancing staff capacity in these areas will lead to more informed lending decisions, better portfolio quality, and reduced default risks.

4.3 Conclusion

First Security Islami Bank PLC has grown in a Hugh margin over the 15 years from its status quo in 1999. In this report I tried to show all turns on of First Security Islami Bank PLC in distinctive sectors. For development within the future, they can have glance in this document and discover excellent methods to gain their intention in aggressive surroundings. It changed into difficult for me to locate the drawbacks of any branch in three months but I even have tried my fine to present something for my observation.

I have tried to provide an entire view of First Security Islami Bank PLC at some point of the file and gave a few recommendations to improve their present-day situations. I took head-to-head interview with the manager and clients of First Security Islami Bank PLC to have appropriate idea of the financial institution. The financial institution should take vital steps to innovate and increase their banking machine to be greater comparative inside the marketplace because in the event that they do now not they may lack behind from the marketplace.

So, in the long run I need to mention that this is the exceptional revel in of my life to paintings in an organization with a terrific supervisor. I actually have learnt quite a few elements from this involvement with a reputed bank of our country. This revel in will assist ma lots inside the destiny when I may be a fixed worker in a business enterprise.

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